

AUG 10 2007

Attorney's Docket No. TN223
Amendment

Serial No. 09/998,360
August 10, 2007

REMARKS

Claims 1 and 3-67 are pending in the instant application. Claims 43 and 65 stand rejected under 35 U.S.C. 112, second paragraph. Claims 1, 3-67 are rejected under 35 U.S.C. 103 as being anticipated by Lee et al. (US 2002/0099649). Claims have been amended and allowance of all pending claims is requested.

Rejections Under 35 U.S.C. 112, second paragraph

In paragraph 3 on page 2 of the April 10, 2007 Office Action, the Examiner asserts that claims 43 and 65 stand rejected under 35 U.S.C. 112, second paragraph. As such, modification has also been made to independent claims 43 and 65 to overcome the claim language mentioned by the Examiner, thus it is believed that the rejection based in Section 112 is also overcome.

Rejections Under 35 U.S.C. 102(b)

Claims 1, 3-67 are rejected under 35 U.S.C. 103 as being anticipated by Lee et al. (US 2002/0099649). The Examiner's Section 103 rejection is based on alleged anticipation by a reference Lee et al. that addresses the question of how to discover fraudulent transactions generated by particular entities based on transaction records. The Applicants respectfully begin by asserting that Lee et al. is not proper prior art to base a rejection under § 103. The patent application upon which the published application is based was filed on February 12, 2001. The instant application, which was filed on November 29, 2001 claims priority to a UK application (UK 0029229.2) that was filed on November 30, 2000. As such the instant application in its present form was filed before the Lee et al. application was filed in its published form.

In response to the substance of the rejection, the Applicants respectfully assert that Lee et al. does not teach or suggest the claimed invention recited within independent claims 1, 22, 43, and 65. For example, claim 1 recited a limitation requiring the claimed invention to use a set of predetermined rules where "said predetermined rules being selectable from a set of rules available for selection by an institution responsible for said first database." Lee et al. does not teach or suggest such a limitation and the Examiner in his rejection has not identified any such teaching. So for at least this reason, the independent claims are patentable over the

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prior art of record. Claims 3-21, 23-42, 44-64, and 66-67 are all dependent claims that recite additional limitations to the inventions recited within their respective independent claims. These dependent claims are at least patentable for the same reason recited above. As such, the Applicants respectfully maintain that all of the pending claims are now patentable over the prior art of record.

CONCLUSION

Based on all these considerations and amendment, the applicant respectfully requests reconsideration and allowance of the claims. If any issues remain that preclude issuance of this application, the Examiner is again urged to contact the undersigned attorney.

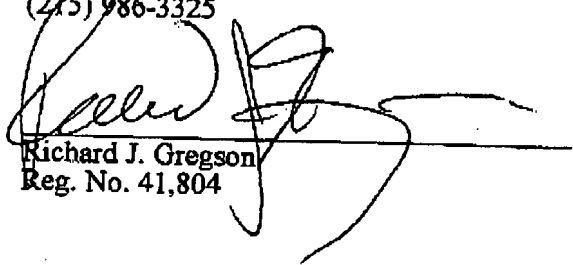
Respectfully Submitted,
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